Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identif your d	the name that is on your nment-issued picture ication (for example, irver's license or	Dennis First name Shayne Middle name	Erica First name Lee Middle name
identif	ort). your picture ication to your meeting ne trustee.	Bjorn Last name Suffix (Sr., Jr., II, III)	Bjorn Last name Suffix (Sr., Jr., II, III)
2. All ot	her names you	Suilix (St., St., II, III)	Suiix (Si., Si., II, III)
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your numb	the last 4 digits of Social Security er or federal	XXX - XX - 9881	XXX - XX - 6428
	dual Taxpayer fication number	9xx - xx	9xx - xx

Entered 02/06/17 16:06:54 Desc Main Filed 02/06/17 Case 17-03448 Doc 1 Page 2 of 82

Document Bjorn Dennis Shayne Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and E Ident (EIN) the la	business names Employer tification Numbers) you have used in ast 8 years de trade names and g business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
		EIN	EIN
5. When	re you live	Zion IL 60099 City State ZIP Code LAKE County	Number Street City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
this	you are choosing district to file for cruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Dennis Shayne Document Bjorn Page 3 of 82

Case Number (if known)

	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosing to file	☐ Chapter 7 ☐ Chapter 11				
	under					
		☐ Chap				
		Chap				
33.	How you will pay the fee	local yours subm with a I need Appli I requ By lat less t pay tl	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapt By law, a judge may, but is not required to, waive your fee, and may do so only if your incoless than 150% of the official poverty line that applies to your family size and you are unable pay the fee in installments). If you choose this option, you must fill out the Application to Hamiltonian pay the fee in installments).		y. Typically, if you are paying the fee or money order. If your attorney is mey may pay with a credit card or check e this option, sign and attach the <i>Installments</i> (Official Form 103A). this option only if you are filing for Chapter 7. your fee, and may do so only if your income is ies to your family size and you are unable to	
9. Have you filed for bankruptcy within the		■ No	None			
	last 8 years?	☐ Yes.	District None		Case Number MM / DD / YYYY	
			None			
			District None		Case Number MM / DD / YYYY	
			Piliti	140	O N	
			District		Case Number	
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is	☐ Yes.			Relationship to you	
	not filing this case with you, or by a business parter, or by affiliate?		District		Case Number, if known MM / DD / YYYY	
					Relationship to you	
			District		Case Number, if known	
_					MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12		against you and do you want to stay in your	

Debtor	Case 17-0344 1 Dennis First Name	48 Doc Shayne	1 Filed 02/06/1 Document Bjorn		Desc Main
Part	Report About Any Busin	esses You Ow	n as a Sole Proprietor		
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of busin Name of business, if any Number Street	ness	
			☐ Health Care Busines ☐ Single Asset Real Es ☐ Stockbroker (as defin	State It to describe your business: It is (as defined in 11 U.S.C. § 101(27A)) Interest (as defined in 11 U.S.C. § 101(51B)) Interest in 11 U.S.C. § 101(53A)) Interest in 11 U.S.C. § 101(6))	Zip Code
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I	te deadlines. If you indicate theet, statement of operation to do not exist, follow the product am not filing under Chapter am filing under Chapter 11, the Bankruptcy Code.	court must know whether you are a small business of that you are a small business debtor, you must attact s, cash-flow statement, and federal income tax return cedure in 11 U.S.C. § 1116(1)(B). 11. but I am NOT a small business debtor according to the definition of the definition	n your most recent or if any of these he definition in
Part	4: Report if You Own or H	ave Any Hazard	lous Property or Any Property	That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	_	What is the hazard?	eded, why is it needed?	

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?		
If immediate attention is	needed, why is it needed?	
Where is the property?	Number Street	
	City	State ZIP Code

Case 17-03448 Doc 1 Filed 02/06/17

Dennis Debtor 1

Shayne

Document

Entered 02/06/17 16:06:54 Desc Main Page 5 of 82 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Doc 1 Filed 02/06/17

Document Bjorn Shayne Dennis

Debtor 1

Page 6 of 82 Case Number (if known)

First Name	Middle Name Last Name		
Part 6: Answer These Ques	stions for Reporting Purposes		
6. What kind of debts do you have?	-	y consumer debts? Consumer debts are deal primarily for a personal, family, or household	- · · · · · · · · · · · · · · · · · · ·
		y business debts? Business debts are debts estment or through the operation of the busine	-
	16c. State the type of debts you	owe that are not consumer debts or business of	debts.
7. Are you filing under Chapter 7?	No. I am not filing under Char	Chapter 7. Go to line 18. oter 7. Do you estimate that after any exempt p	property is excluded and
Do you estimate that aft any exempt property is excluded and administrative expense are paid that funds will available for distribution to unsecured creditors?	administrative expens No. S Yes. he	ses are paid that funds will be available to distril	
B. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
9. How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Cha	d I declare under penalty of perjury that the info apter 7, I am aware that I may proceed, if eligible understand the relief available under each chap	e, under Chapter 7, 11,12, or 13
		I did not pay or agree to pay someone who is r nd read the notice required by 11 U.S.C. § 342	
	I request relief in accordance with	h the chapter of title 11, United States Code, sp	ecified in this petition.
		ement, concealing property, or obtaining money t in fines up to \$250,000, or imprisonment for u nd 3571.	
	/s/ Dennis Shayne Bj		ture of Debtor 2
	Executed on02/03/201		uted on02/03/2017 MM / DD / YYYY

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 7 of 82

Debtor 1	Dennis	Shayne	Bjorn	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Marc Adam Affolter	Date	Date:	02/06/2017
Signature of Attorney for Debtor		MM / DI	D / YYYY
Marc Adam Affolter			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
<u> </u>			
	IL	6060	3
Number Street Chicago	ILState		3 Code
Number Street Chicago City	State	ZIP	Code
Number Street Chicago	State	ZIP	
Number Street Chicago City	State	ZIP	Code

Fill in this information to identify your case:				
Debtor 1	Dennis	Shayne	Bjorn	
	First Name	Middle Name	Last Name	
Debtor 2	Erica	Lee	Bjorn	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number				
(If known)				
If known)				

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 16,375
1c. Copy line 63, Total of all property on Schedule A/B	\$ 16,375
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$12,668
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$46,858
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,832.01
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,360.00

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 9 of 82

Case Number (if known)

Document Dennis Shayne Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records		
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	he court with your other schedules.	
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. You debts are not primarily consumer debts. You have nothing to report on this part of the formatis form to the court with your other schedules. 	J.S.C. § 159.	
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	n Official \$ 4,412.26	
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
From Part 4 of Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Student loans. (Copy line 6f.)	\$_20,360.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Total. Add lines 9a through 9f.	\$_20,360.00	

Fill in this in	formation to identify yo			Entered 02/06/17 0 of 82	16:06:54	Desc	Main	
		01	D.	0 01 02				
Debtor 1	Dennis First Name	Shayne Middle Name	Bjorn Last Name					
Debtor 2	Erica	Lee	Bjorn					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Dist						
Case Number			(State)				Check if this	is an
(If known)	4004/5					6	amended fili	ng
	orm 106A/B							
Schedul	e A/B: Propei	rty						12/15
ategory where esponsible for ages, write yo	you think it fits best. Be supplying correct infor ur name and case numb	e as complete and mation. If more sp er (if known). Ans	an asset only once. If an asset d accurate as possible. If two m pace is needed, attach a separa swer every question. Other Real Esate You Own or Ha	arried people are filing togetl te sheet to this form. On the	ner, both are equa	lly		
No.	Describe		in any residence, building, land your entries fro Part 1, includir					
	-		•	.g,				\$0.00
Part 2:	Describe Your Vehicles							
-	omeone else drives. If yo s, trucks, tractors, sport Describe		also report it on Schedule G: Ex	ecutory Contracts and Unexp	ired Leases.			
	lake:	Ford F. 450	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct the amount of a			
N	/lodel:	F-150	Debtor 2 only		Creditors Who	Have Claims	Secured by Pr	roperty
Y	'ear:	1997	Debtor 1 and Debtor 2 onl	ly	Current value entire propert		Current val	
А	approximate Mileage:	200,000	At least one of the debtors	s and another	chine propert	-	portion you	1.000.00
	Other information:		Check if this is communications)	unity property (see	\$	1,000.00	\$	1,000.00
N	/lake:	Ford	Who has an interest in the	property? Check one.	Do not deduct s	secured claim	ns or exemption	ns. Put
N	Nodel:	Edge	Debtor 1 only		the amount of a Creditors Who	•		
Y	'ear:	2008	Debtor 2 only		Current value		Current val	
А	approximate Mileage:	115,000	Debtor 1 and Debtor 2 onl At least one of the debtors		entire propert	y?	portion you	ı own?
C	Other information:		Microstrolle of the debtors	s and another	\$	8,775.00	\$	8,775.00
[Check if this is commu	unity property (see				
Examples: No. Yes.	Boats, trailers, motors, personal Describe	onal watercraft, fishir	recreational vehicles, other vehing vessels, snowmobiles, motorcycle	accessories	.>			\$ 9,775.00

Debtor 1

Dennis

Case 17-03448

Doc 1

Desc Main

First Name

Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$500 500.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, cell phones \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Everyday clothes \$300 300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, \$150 150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 1 dog, 1 cat. \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list

for Part 3. Write that number here

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Describe.....

0.00

\$1,450.00

Debtor 1 <u>Denni</u>s

Case 17-03448 Shayne

Doc 1

Filed 02/06/17

Document
Last Name

Entered 02/06/17 16:06:54 Page 12 of 82 umber (if known)

Desc Main

First Name

Middle Name

Describe Your Financial Assets

	art 4:			
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16	Cash			
		Money you have in Describe	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$ 0.00
				<u> </u>
17.	and other si	Checking, savings, milar institutions. I	or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.	
	Yes.	Describe	Account Type: Institution name:	
			Checking Account Norstates Bank	\$ 150.00
				\$ <u>150.0</u> 0
18.	Bonds, mu	tual funds, or p	ublicly traded stocks	
	Examples: I	Bond funds, investi	ment accounts with brokerage firms, money market accounts	
	No			
	No.			
	Yes.	Describe	Institution or issuer name:	
	_			\$ 0.00
				φσ
19.	Non-public	ly traded stock	and interests in incorporated and unincorporated businesses, including an interest in	
	No.			
	=		Name of Fatite and Dancart of Ourseasting	
	Yes.	Describe	Name of Entity and Percent of Ownership:	
				\$0 <u>.0</u> 0
20.	Governmen	nt and corporate	e bonds and other negotiable and non-negotiable instruments	
		=	e personal checks, cashiers' checks, promissory notes, and money orders.	
	-			
	·	able instruments at	re those you cannot transfer to someone by signing or delivering them.	
	No.			
	Yes.	Describe	Issuer name:	
	Ш. за.	D0001100		\$ 0.00
				\$0.00
21.	Retirement	or pension acc	counts	
	Examples: I	nterests in IRA, EF	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No.			
	=			
	Yes.	Describe	Type of account and Institution name:	
			401(k) or similar plan 401k	\$ 5,000.00
				÷ 5,000,00
				\$ <u>5,000.0</u> 0
22.	Security de	posits and prep	payments	
	Your share	of all unused depo	sits you have made so that you may continue service or use from a company	
	Examples:	Agreements with la	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	No.			
	110.			
	Yes.	Describe	Institution name or individual:	
				\$ 0.00
23	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	•
25.		A CONTIACT IOI a	periodic payment of money to you, either for the or for a number of years)	
	No.			
	Yes.	Describe	Issuer name and description:	
	Ш. за.	D0001100		\$ 0.00
				\$0.00
24.	Interests in	an education II	RA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A((b), and 529(b)(1).	
	No.			
	=	D	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
				\$0 <u>.0</u> 0
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers	
	No.			
	Yes.	Describe		
				\$ 0.00
26	Datonto an	nuriahta trada.	marks trade secrets and other intellectual property	*
20.			marks, trade secrets, and other intellectual property	
	Examples: I	nternet domain na	mes, websites, proceeds from royalties and licensing agreements	
	No.			
	$\square_{\vee_{\alpha\alpha}}$	Describe		
	Yes.	Describe		
				\$ <u> </u>

27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.		
Yes. Describe	1 .	
	\$	0.00
Money or property owed to you?	Current value of the portion you own? Do not deduct secured clair or exemptions	ms
28. Tax refunds owed to you No.		
Yes. Describe	\$	0.00
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	od	
No. Yes. Describe		0.00
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	•	<u>0.0</u> 0
Yes. Describe	\$	0.00
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:		
Yes. Describe	\$	0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.		
Yes. Describe	\$	0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.		
Yes. Describe	\$	0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.	_	
Yes. Describe	\$	0.00
35. Any financial assets you did not already list No.	-	
Yes. Describe	\$	0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here>	\$5,15	0.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37. Do you own or have any legal or equitable interest in any business-related property? No.		
Yes.	0	
	Current value of the portion you own? Do not deduct secured clai or exemptions	ims

Filed 02/06/17
Document P Entered 02/06/17 16:06:54 Page 14 of 82 umber (if known) Case 17-03448 Shayne Desc Main Doc 1 Dennis

Debtor 1 First Name Middle Name

38.		eceivable or co	mmissions you already earned	
	No. Yes.	Describe		
	-			\$0.00
39.			ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.			
	Yes.	Describe		\$ 0.00
40.	Machinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	No.	December		
	Yes.	Describe		\$0.00
41.	Inventory			
	No. Yes.	Dogoribo		I
	1 es.	Describe		\$0.00
42.		n partnerships o		
	No. Yes.	Describe	Name of Entity and Percent of Ownership:	I
	1 es.	Describe		\$0.00
43.		lists, mailing lis	ts, or other compilations	
	No. Yes.	Describe		ı
	_			\$0.00
44.		ess-related prop	erty you did not already list	
	No. Yes.	Describe		ı
		D0001110		\$0.00
45	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
10.			er here>	\$ 0.00
			and Community Fishing Belated Browner, You Community or International	
	GIII G GOL		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.	
46.		n or have any le	gal or equitable interest in any farm- or commercial fishing-related property?	
	No.	Danasika		
	Yes.	Describe		\$0.00
47.	Farm anim		form related field	
	No.	Livestock, poultry,	rarm-raised fish	
	Yes.	Describe		
18	Crons—eit	her growing or	parvested	\$0.00
70.	No.	ner growing or	iai vesteu	
	Yes.	Describe		
49	Farm and f	ishina aquinma	nt, implements, machinery, fixtures, and tools of trade	\$0.00
70.	No.	isining equipme	in, implements, maximity, includes, and tools of dade	
	Yes.	Describe		
50		ishina sunnligs	chemicals, and feed	\$0.00
·	Farm and f			
	Farm and f	isining supplies		
		Describe		\$ 0.00

51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for part for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List	Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 9,775.00	
57. Part 3: Total personal and household items, line 15	\$ 1,450.00	
58. Part 4: Total financial assets, line 36	\$ 5,150.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 16,375.00	\$ 16,375.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$16,375.00

Official Form 106A/B Record # 737182 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi	ify your case:	
Debtor 1	Dennis	Shayne	Bjorn
	First Name	Middle Name	Last Name
Debtor 2	Erica	Lee	Bjorn
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	ſ		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

pt									
ck one only, even if your spo	ouse is filing with you.								
otcy exemptions . 11 U.S.C.	§ 522(b)(3)								
C. § 522(b)(2)									
ou claim as exempt, fill in t	the information below.								
Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own									
portion you own									
Copy the value from Schedule A/B	Check only one box for each exemption								
\$_1,000	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00							
	100% of fair market value, up to								
	any applicable statutory limit								
0.775		735 ILCS 5/12-1001(c) - \$2,400.00							
\$_8,775	\$2,400								
	100% of fair market value, up to								
	any applicable statutory limit								
- 500	П.	735 ILCS 5/12-1001(b) - \$500.00							
\$_500	 \$								
	100% of fair market value, up to								
	any applicable statutory limit								
ф. 5 00	Па	735 ILCS 5/12-1001(b) - \$500.00							
\$_300									
	100% of fair market value, up to								
	any applicable statutory limit								
Schedule C: T	he Property You Claim as Exempt	Page 1 of 2							
	ck one only, even if your spot of the portion as exempt, fill in the control of the portion you own Copy the value from Schedule A/B \$ 1,000 \$ 8,775	ck one only, even if your spouse is filing with you. ptcy exemptions. 11 U.S.C. § 522(b)(3) C. § 522(b)(2) You claim as exempt, fill in the information below. Current value of the portion you own Copy the value from Schedule A/B \$ 1,000 \$ 2,400 100% of fair market value, up to any applicable statutory limit \$ 8,775 \$ 2,400 100% of fair market value, up to any applicable statutory limit \$ 500 \$ 100% of fair market value, up to any applicable statutory limit							

Page 17 of 82 (if known)

Debtor 1 <u>Denni</u>s

Dogument

Shayne First Name Middle Name Last Name

Part 2	tional Page			
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Check only one box for each exemption	
Brief description:	Everyday clothes	\$_300	 \$	735 ILCS 5/12-1001(a),(e) - \$0.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry,	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	1 dog, 1 cat.	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Norstates Bank, 150.00	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, 401k, 5,000.00	\$_5,000	 \$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3. Are you claimir	ng a homestead exemption of mor	e than \$155,675?		
(Subject to adju	stment on 4/01/16 and every 3 year	rs after that for cases filed o	on or after the date of adjustment .)	
No.				
☐ Yes. Did yo	u acquire the property covered by the	he exemption within 1,215 d	days before you filed this case?	
Yes.				
Official Form 1060	C Record # 737182	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this	information to ide		c 1 Filod 02/06/17	Entered 02/06/3 8 of 82	17 16:06:54	Desc Main	
		, ,		0 01 02			
Debtor 1	Dennis	Shayne	Bjorn				
	First Name Erica	Middle Name Lee	Last Name Bjorn				
Debtor 2 (Spouse, if filing)		Middle Name	Last Name				
(Spouse, II IIIIIg)) First Name	wilddie Name	Last Name				
United State	es Bankruptcy Court f	for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)			_	
Case Numb	er		(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D	<u>)</u>					
Schedul	e D: Credito	ors Who Have	Claims Secured by P	roperty			12/1
Be as comple	te and accurate as	s possible. If two mar	ried people are filing together, both	are equally responsible for			
		eeded, copy the Addit me and case number	ional Page, fill it out, number the er (if known).	itries, and attach it to this	form. On the top of a	ny	
1. Do any cr	reditors have clair	ns secured by your p	roperty?				
∏ No. C	Check this box and	submit this form to the	e court with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
	Fill in all of the info		,	3			
163.1		imation below.					
Part 1:	List All Secured C	Claims					
			1.1.2.12.12.12.12.12.12.12.12.12.12.12.1		Column A	Column A	Column C
			an one secured claim, list the creditor articular claim, list the other creditors	•	Amount of claim	Value of collateral	Unsecured
		•	al order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
24			Describe the manager that accommo	401	\$ 10,481.00	\$ 8,775.00	\$ 1,706.00
	e AUTO		Describe the property that secure		3 10,401.00	\$_0,770.00	\$_1,700.00
Creditor Po Bo	's Name ox 901003		2008 Ford Edge with over 115,0	00 miles			
Number							
			As of the date you file, the claim i	is: Check all that apply.			
			Contingent	,			
Ft Wo	orth	TX 76101	Unliquidated				
City		State Zip Code	Disputed				
Who owe	es the debt? Check	one.	Nature of Lien. Check all that apply	<i>į</i> .			
=	or 1 only		An agreement you made (such as	s mortgage or secured			
=	or 2 only or 1 and Debtor 2 only	,	car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	est one of the debtors		Judgment lien from a lawsuit	echanic's lien)			
			Other (including a right to offset)				
	k if this claim relat	es to a	_				
	munity debt bt was incurred	2014-03-17	Last 4 digits of account number	4768			
2.2 Onem			Describe the property that secure	es the claim:	\$_2,187.00	\$_1,000.00	\$ _1,187.00
Creditor			1997 Ford F-150 with over 200,0	 000 miles			
	x 1010						
Number	r Street						
			As of the date you file, the claim i	is: Check all that apply.			
Evans	sville	IN 47706	Contingent				
City		State Zip Code	Unliquidated				
			Disputed				
_	es the debt? Check or 1 only	one.	Nature of Lien. Check all that apply An agreement you made (such as				
=	or 2 only		car loan)	s mortgage or secured			
=	or 1 and Debtor 2 only	y	Statutory lien (such as tax lien, m	echanic's lien)			
=	ast one of the debtors		Judgment lien from a lawsuit	•			
Па:	de Malaba - 1-1		Other (including a right to offset)				
	ck if this claim relat munity debt	es to a					
	bt was incurred	2015-2016	Last 4 digits of account number	<u>1535</u>			
Add the	dollar value of yo	our entries in Column	A on this page. Write that number	here:	\$ <u>12,668.00</u>		

	Caso 17 03	2449 Doc 1	Filed 02/06/17	Entered 02/06/17 16:06:54	Desc Main	
Fill in this in	nformation to identify y	our case:		9 of 82		
Debtor 1	Dennis	Shayne	Bjorn			
	First Name	Middle Name	Last Name			
Debtor 2	Erica	Lee	Bjorn			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	NORTHERN District of	f_ <u>ILLINOIS</u> _			
Case Number	r		(State)		Check if t	his is an
(If known)					amended	filing
Official F	orm 106E/F					
		- W/s - U	secured Claims			12/15
ist the other p I/B: Property (reditors with p eeded, copy to pp of any addi	party to any executory Official Form 106A/B) partially secured claim he Part you need, fill it	contracts or unexpired and on Schedule G: Exe s that are listed in Sche out, number the entries ir name and case numb	leases that could result in ecutory Contracts and Une dule D: Creditors Who Ha s in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Schecexpired Leases (Official Form 106G). Do not inc ve Claims Secured by Property. If more space i Attach the Continuation Page to this page. On the	<i>dule</i> clude any is	
	ditore have priority un	secured claims against	vou?			
_		secured claims against	you:			
_	o to Part 2.					
Yes.	vour priority upocouro	d alaima. If a araditar has	more than one priority up	secured claim, list the creditor separately for each	oloim For	
each claim nonpriority unsecured	listed, identify what typ amounts. As much as claims, fill out the Cont	e of claim it is. If a claim cossible, list the claims in inuation Page of Part 1.	has both priority and nonprinal alphabetical order according	riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Pa	n priority and two priority	
(i oi aii ox	ordination of odom type o	r olam, ded the metadott		Total claim	Priority	Nonpriority
					amount	amount
Part 2:	List All of Your NONPRI	ORITY Unsecured Claims				
3. Do any cre	ditors have nonpriorit	y unsecured claims aga	inst you?			
No. Yo	ou have nothing to repo	rt in this part. Submit this	s form to the court with you	r other schedules.		
nonpriority included in	unsecured claim, list th	e creditor separately for e creditor holds a particu	each claim. For each claim	or who holds each claim. If a creditor has more to listed, identify what type of claim it is. Do not list litors in Part 3.If you have more than three nonpring	claims already	Total claim
4.1 Americ	an Medical Coll. Agenc	YLast	4 digits of account number			\$ <u>47.00</u>
Creditor's 4 Weste	Name chester Plaza Suite 110 Street) Whe	n was the debt incurred?			
Number	Gueet	40.0	f the date you file, the claim	ie. Cheek all that apply		
			Contingent	is. Check all that apply.		
Elmsfor	rd N'	/ 10523 —	Inliquidated			
City Who owes	St the debt? Check one.	ate Zip Code	Disputed			
Debtor		_				
Debtor	•	Туре	of NONPRIORITY unsecure	ed claim:		
Debtor	1 and Debtor 2 only	□s	Student loans			
At least	t one of the debtors and ar	other	Obligations arising out of a sepa	aration agreement or divorce		
	if this claim relates to a	_	hat you did not report as priority			
	unity debt		ebts to pension or profit-sharing	g plans, and other similar debts		
No	m subject to offest?	_	Madiaal Dat			
Yes			Other. Specify Medical Deb	DI		

		Case 17-03440	DOC I	Fileu 02/00/17		Desc Main
Debtor 1	Dennis	Shayne		B ocument	Page 20 of 82	
	First Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2 Americash Loans	Last 4 digits of account number	\$ <u>1,000.00</u>
Creditor's Name		
924 N Green Bay Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukegan IL 60085	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Time of NONDRIORITY improving delains	
 	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify PayDay Loan	
Yes	Office. Specify	
4.3 Americollect INC	Last 4 digits of account number 6700	<u>\$ 53.00</u>
Creditor's Name	2045 2045	
Po Box 1566	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.4 Americollect INC	Last 4 digits of account number 2268	\$ <u>109.00</u>
Creditor's Name	When was the debt incurred? 2016-2016	
Po Box 1566	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 21 of 82
Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.5 Armor Systems CO \$ 205.00 Last 4 digits of account number _____4168

Creditor's Name	When was the debt incurred? 2012-2012	
1700 Kiefer Dr Ste 1 Number Street	when was the debt incurred?	
Number Street	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply. Contingent	
Zion IL 60099		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes Armor Systems CO	4160	. 222.00
4.6 Armor Systems CO	Last 4 digits of account number4169	\$ <u>232.00</u>
Creditor's Name 1700 Kiefer Dr Ste 1	When was the debt incurred? 2012-2012	
Number Street	Wileli was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Zion IL 60099	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.7 Capital ONE BANK USA N.A.	Last 4 digits of account number 6529	\$ _504.00
Creditor's Name	2014 2014	
120 Corporate Blvd Ste 1	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONDRIORITY upgeoured claim:	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Unknown Credit Extension	
Yes	Outer, specify	

Official Form 106E/F

Page 22 of 82 Case Number (if known) <u> Pocument</u> Dennis Shayne Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Children's Hospital of Wiscons	Last 4 digits of account number	\$ 5,000.00
4.0	Creditor's Name		·
	9000 W. Wisconsin Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mihyaykaa WI 52226	Contingent	
	Milwaukee WI 53226 City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No No	Other. Specify Medical/Dental Services	
4.9	Collection Associates, LTD	Last 4 digits of account number	\$ 790.00
4.5	Creditor's Name	Luci 4 digito di docculti number	·
	PO Box 250809	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53225	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes Comcast Cable		* 400.00
4.10		Last 4 digits of account number	\$ <u>400.00</u>
	Creditor's Name 1701 John F. Kennedy Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file the element of Charlett Hiterature	
		As of the date you file, the claim is: Check all that apply.	
	Philadelphia PA 19103	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debte to pension or profit sharing plans, and other similar debte	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Cable Bill	
	Yes		

Page 23 of 82 Case Number (if known) <u> Pocument</u> Dennis Shayne Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim	
4.11	Commonwealth Edison	Last 4 digits of account number	\$ <u>650.00</u>	
	Creditor's Name 3 Lincoln Center 4th Floor Number Street	When was the debt incurred?		
	2.000	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Oakbrook Terrace IL 60181	Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a constraint agreement or diverse.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
1	s the claim subject to offest?			
	No	Other. Specify Utility Bills/Cellular Service		
	Yes			
4.12	Commonwealth Financial	Last 4 digits of account number 78N1	<u>\$ 120.00</u>	
	Creditor's Name	When was the debt incurred? 2016-2016		
	245 Main St	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Dickson City PA 18519	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
4 40	Yes Condell Hospital/Medical Ctr.	Last 4 digits of account number	\$ 100.00	
4.13	Creditor's Name	Last 4 digits of account number	<u> </u>	
	900 S. Garfield Ave.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Libertyville IL 60048	Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one.			
	Debtor 1 only	To a CNONDRIODITY and a delivery		
	Debtor 2 only Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another			
I	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
1	s the claim subject to offest?	Debts to pension or prone-sharing plans, and other similar debts		
	No	Other. Specify Medical/Dental Service		
	Yes			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 24 of 82 Case Number (if known) **Document** Debtor 1 <u>Den</u>nis Shayne Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	DEPT OF ED/Navient	Last 4 digits of account number 0516	\$ <u>2,971.00</u>
	Creditor's Name	2014 2016	
	Po Box 9635	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Million Barra	Contingent	
	Wilkes Barre PA 18773	Unliquidated	
"	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes PERT OF FD/Novicent		. 4 404 00
4.15	DEPT OF ED/Navient	Last 4 digits of account number 0516	\$ <u>4,131.00</u>
	Creditor's Name Po Box 9635	When was the debt incurred? 2011-2016	
	Number Street		
	Named Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No No	Other. Specify	
4.40	Yes DEPT OF ED/Navient	Last 4 digits of account number 0516	\$ 4,838.00
4.16	Creditor's Name	Last 4 digits of account number 0510	φ_1,000.00
	Po Box 9635	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	☐ Contingent	
	City State Zip Code	Unliquidated	
\ \ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
¦	s the claim subject to offest?		
	Yes	Other. Specify	
$\overline{}$			

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 25 of 82
Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.17 DEPT OF ED/Navient	Last 4 digits of account number	0516	\$ 8,420.00				
Creditor's Name							
Po Box 9635	When was the debt incurred?	2011-2016					
Number Street							
	As of the date you file, the claim is:	: Check all that apply.					
	Contingent						
Wilkes Barre PA	18773 Unliquidated						
City State Who owes the debt? Check one.	Zip Code Disputed						
Debtor 1 only	— ·						
Debtor 2 only	Type of NONPRIORITY unsecured	alaim.					
Debtor 1 and Debtor 2 only	Student loans	siaim.					
At least one of the debtors and another	=	ion agreement or divorce					
	that you did not report as priority cla	-					
Check if this claim relates to a community debt	Debts to pension or profit-sharing p						
Is the claim subject to offest?							
No	Other. Specify						
Yes							
4.18 DISH Network	Last 4 digits of account number	<u>4234</u>	<u>\$ 401.00</u>				
Creditor's Name	When you the debt become 10	2016-2016					
1327 Hwy 2 W	When was the debt incurred?	2010 2010					
Number Street							
	As of the date you file, the claim is	: Check all that apply.					
Kalispell MT	Contingent 59901						
	Zip Code Unliquidated						
Who owes the debt? Check one.	Disputed						
Debtor 1 only							
Debtor 2 only	Type of NONPRIORITY unsecured	claim:					
Debtor 1 and Debtor 2 only	Student loans						
At least one of the debtors and another	er Obligations arising out of a separat	ion agreement or divorce					
Check if this claim relates to a	that you did not report as priority cla	aims					
community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
Is the claim subject to offest?	_						
■ No	Other. Specify Collecting for C	reditor					
Yes 4 10 DSG Collect	Last 4 digits of account number	4143	\$ _16.00				
4.19 DSG Collect Creditor's Name	Last 4 digits of account number		Ψ				
2250 E Devon Ave Ste 352	When was the debt incurred?	2014-2016					
Number Street							
	As of the date you file, the claim is	: Check all that apply					
	Contingent	onosit dii didi dippi).					
Des Plaines IL	60018 Unliquidated						
City State Who owes the debt? Check one.	Zip Code Disputed						
Debtor 1 only	T (NONDRIODITY	alata.					
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	siaim:					
	=	ion agreement or divorce					
At least one of the debtors and anothe	that you did not report as priority cla	•					
Check if this claim relates to a community debt	Debts to pension or profit-sharing p						
Is the claim subject to offest?	Debts to pension or profit-sharing p	ians, and outfi similial uedis					
No	Other. Specify Medical Debt						
Yes	Saisi. Spoonly						

Official Form 106E/F

Page 26 of 82 Case Number (if known) <u> Pocument</u> Dennis Shayne Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Forefront Dermatology	Last 4 digits of account number	\$ _109.00
	Creditor's Name		
	801 York St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Manitowoc WI 54220	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. SpecifyMedical/Dental Services	
4.04	Yes Greenleaf Orthopaedic Associates	Last & divite of account number	\$ 265.00
4.21	Creditor's Name	Last 4 digits of account number	\$ <u>255.55</u>
	151 W Golf Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Libertyville IL 60048	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ .	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Debt Owed	
	Yes	Other. Specify	
4.22	HSBC BANK Nevada	Last 4 digits of account number 1401	\$ <u>535.00</u>
	Creditor's Name	When was the debt incurred? 2012-2012	
	Po Box 27288	When was the debt incurred? 2012-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	T	Contingent	
	Tempe AZ 85285	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other Specific Collecting for Creditor	

		Case 17-03440	DOC I		Lilicieu 02/00/17 10.00.34	Desc Main
Debtor 1	Dennis	Shayne		മൂറ്റcument	Page 27 of 82	
	Firet Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

After	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	IL Bone and Joint Institute	Last 4 digits of account number	\$ 124.00
	Creditor's Name	<u> </u>	
	350 S NW Highway Suite 200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60068		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	Suidin Opposity	
4.24	NorthShore Univ Health System	Last 4 digits of account number	\$ 187.00
	Creditor's Name	<u> </u>	
	23056 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	Outer. Opening	
4.25	State Collection Servi	Last 4 digits of account number 9826	\$ 54.00
	Creditor's Name		_
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53716	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to pension or pronestialing plans, and other silling debts	
	No	Other Specify Medical Debt	
	Yes	Other. Specify Medical Debt	
	_		

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 28 of 82 Number (if known) **Document** Debtor 1 <u>Den</u>nis Shayne Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	State Collection Servi	Last 4 digits of account number 9833	\$ _59.00
	Creditor's Name	2011 2011	
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	☐ Unliquidated	
١.,	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ	7		
	Debter 3 only	Turns of NONDRIODITY unassured alsims	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
}	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
Ì	No	Other. Specify Medical Debt	
	Yes	Other. Specify	
4.27	State Collection Servi	Last 4 digits of account number 4045	<u>\$ 60.00</u>
	Creditor's Name	2044 2044	
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	Unliquidated	
١.,	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
		Turns of NONDRIODITY unassured alsims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
H	Debtor 1 and Debtor 2 only	Student loans Obligations existing out of a consequence or disease.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	Other. Opcomy	
4.28	State Collection Servi	Last 4 digits of account number 9799	<u>\$ 62.00</u>
	Creditor's Name	2044-2044	
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	Unliquidated	
<u> </u>	City State Zip Code Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	Yes		

		Case 17-03448	Doc 1	Filed 02/06/17	Entered 02/06/17 16:06:54	Desc Main
Debtor 1	Dennis	Shayne		<u> </u>	Page 29 of 82	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After li	er listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.29	State Collection Servi	Last 4 digits of account number 4498	\$ 62.00		
	Creditor's Name				
	2509 S Stoughton Rd	When was the debt incurred? 2014-2015			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Madison WI 53716	☐ Contingent			
	City State Zip Code	Unliquidated			
<u> </u>	/ho owes the debt? Check one.	Disputed			
[Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
l ř	Check if this claim relates to a	that you did not report as priority claims			
"	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes				
4.30	State Collection Servi	Last 4 digits of account number 9823	\$ 65.00		
	Creditor's Name				
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Madison WI 53716				
	City State Zip Code	Unliquidated			
<u> </u>	/ho owes the debt? Check one.	Disputed			
[Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
ΙГ	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
Ī	At least one of the debtors and another				
l ř	Check if this claim relates to a				
"	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes				
4.31	State Collection Servi	Last 4 digits of account number 9796	\$ 66.00		
	Creditor's Name				
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Madison WI 53716	Contingent			
	City State Zip Code	Unliquidated			
v	/ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Ē	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	s the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes	Other Spools			

Page 30 of 82 Case Number (if known) <u> Pocument</u> Dennis Shayne Debtor 1

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page			
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	d so forth.	Total Claim	
4.32	State Collection Servi	Last 4 digits of account number	6701	\$ _68.00	
	Creditor's Name		2014-2014		
	2509 S Stoughton Rd	When was the debt incurred?	2014 2014		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Madison WI 53716	Contingent			
	City State Zip Code	Unliquidated			
'	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla			
Ι.	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts		
l i	No	Other, Specify Medical Debt			
	Yes	Other. Specify Medical Debt			
4.33	State Collection Servi	Last 4 digits of account number	6702	\$ _68.00	
	Creditor's Name		2044-2044		
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014		
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Madison WI 52716	Contingent			
	Madison WI 53716 City State Zip Code	Unliquidated			
1	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a				
Ι.	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
l i	s the claim subject to offest?	Modical Debt			
	Yes	Other. Specify Medical Debt			
4.34	State Collection Servi	Last 4 digits of account number	4493	\$ _68.00	
	Creditor's Name				
	2509 S Stoughton Rd	When was the debt incurred?	2014-2015		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Madiana MI 50740	Contingent			
	Madison WI 53716	Unliquidated			
,	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	nims		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
Is the claim subject to offest?					
	No No	Other. Specify Medical Debt			
	Yes				

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 31 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	ter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			Total Claim	
4.35	State Collection Servi	Last 4 digits of account number	4497	\$ <u>68.00</u>	
	Creditor's Name	When we the debt in summed 2	2014-2015		
	2509 S Stoughton Rd	When was the debt incurred?	2011 2010		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Madia	Contingent			
	Madison WI 53716	Unliquidated			
v	City State Zip Code Vho owes the debt? Check one.	Disputed			
Г	Debtor 1 only	_			
	Debtor 2 only	Type of NONPRIORITY unsecured of	rlaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
1 7	Check if this claim relates to a	that you did not report as priority cla	-		
-	community debt	Debts to pension or profit-sharing pl			
ls	the claim subject to offest?		. ,,		
	No	Other. Specify Medical Debt			
	Yes				
4.36	State Collection Servi	Last 4 digits of account number	8536	<u>\$ 71.00</u>	
	Creditor's Name		2015-2015		
	2509 S Stoughton Rd	When was the debt incurred?	2010-2010		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Madiana M/ 50740	Contingent			
	Madison WI 53716	Unliquidated			
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed			
Ιг	Debtor 1 only	_			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:		
l ē	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
l ř	At least one of the debtors and another				
l i	Check if this claim relates to a				
-	community debt				
Is	the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes				
4.37	State Collection Servi	Last 4 digits of account number	9433	\$ <u>71.00</u>	
	Creditor's Name	When was the debt incomed?	2015-2015		
	2509 S Stoughton Rd	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Medican MJ 52716	Contingent			
	Madison WI 53716	Unliquidated			
v	City State Zip Code Vho owes the debt? Check one.	Disputed			
Г	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:		
7	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
}	Check if this claim relates to a	that you did not report as priority cla	-		
-	community debt	Debts to pension or profit-sharing pl			
ls	the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes				

Page 32 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.38	State Collection Servi	Last 4 digits of account number	3937	\$ 76.00
	Creditor's Name		0040 0040	
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
١,	City State Zip Code	Disputed		
"	/ho owes the debt? Check one.			
	Debtor 1 only	T (NONDRIODITY		
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations grising out of a congretion	a care amont or diverse	
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a community debt	that you did not report as priority clair		
ls	the claim subject to offest?	Debts to pension or profit-sharing pla	ris, and other similar debts	
	No	Other. Specify Medical Debt		
Ī	Yes	Other: SpecifyWcdicar Best		
4.39	State Collection Servi	Last 4 digits of account number	7442	\$ 76.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
l	City State Zip Code	Disputed		
<u>"</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts		
IS	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes State Collection Servi	Last 4 digita of account number	1427	\$ 78.00
4.40	Creditor's Name	Last 4 digits of account number		\$ <u>70.00</u>
	2509 S Stoughton Rd	When was the debt incurred?	2015-2015	
	Number Street			
	Number			
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
ΙГ	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
7	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	-	
-	Community debt	Debts to pension or profit-sharing pla		
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 33 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			Total Claim	
4.41	State Collection Servi	Last 4 digits of account number	9800	\$ 79.00	
	Creditor's Name	_	2011 2011		
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Madison WI 53716	Unliquidated			
l	City State Zip Code	Disputed			
V	Vho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation			
[Check if this claim relates to a	that you did not report as priority clai			
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts		
Î	No	Other, Specify Medical Debt			
	Yes	Other. Specify Medical Debt			
4.42	State Collection Servi	Last 4 digits of account number	0767	\$ 89.00	
	Creditor's Name	<u> </u>			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Madison WI 53716	Unliquidated			
v	City State Zip Code Who owes the debt? Check one.	Disputed			
ľ	7	— .			
	Debtor 1 only	T (NONDRIODITY	Later.		
	Debtor 2 only	Type of NONPRIORITY unsecured of			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation			
[Check if this claim relates to a	that you did not report as priority clai			
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
Î	No	Other Specify Medical Debt			
lī	Yes	Other. Specify Medical Debt			
4.43	State Collection Servi	Last 4 digits of account number	9832	\$ 90.00	
	Creditor's Name				
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Madison WI 53716	Unliquidated			
V	City State Zip Code Vho owes the debt? Check one.	Disputed			
[Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority clai			
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts		
	s the claim subject to offest?	<u></u>			
	■ No	Other. Specify Medical Debt			
	Yes				

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 34 of 82 Case Number (if known) **Document** Debtor 1 <u>Den</u>nis Shayne Your NONPRIORITY Unsecured Claims - Continuation Page

After list	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.44	State Collection Servi	Last 4 digits of account number 7441	\$ <u>96.00</u>	
_	Creditor's Name			
] 3	2509 S Stoughton Rd	When was the debt incurred? 2016-2017		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
-		Contingent		
!	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
W	no owes the debt? Check one.			
	Debtor 1 only	T. CHONDRODIEV		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
⊨	Debtor 1 and Debtor 2 only	Student loans		
l ⊨	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
L	Check if this claim relates to a	that you did not report as priority claims		
le i	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Other, Specify Medical Debt		
	Yes	Other. Specify Medical Debt		
4.45	State Collection Servi	Last 4 digits of account number 9829	\$ 97.00	
_	Creditor's Name			
3	2509 S Stoughton Rd	When was the debt incurred? 2014-2014		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
-		Contingent		
	Madison WI 53716	☐ Unliquidated		
	City State Zip Code	Disputed		
_	no owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
l <u>⊨</u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
IS	the claim subject to offest?			
	No No	Other. Specify Medical Debt		
4.40	Yes State Collection Servi	Last 4 digits of account number 9825	\$ 111.00	
4.40	Creditor's Name	Last 4 digits of account number	<u> </u>	
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014		
1 -	Number Street			
		As at the date was tills the plains in Charles II that and		
-		As of the date you file, the claim is: Check all that apply.		
	Madison WI 53716	Contingent		
-	City State Zip Code	Unliquidated		
Wi	no owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
ı F	Check if this claim relates to a	that you did not report as priority claims		
_	community debt	Debts to pension or profit-sharing plans, and other similar debts		
_	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Page 35 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			Total Claim
4.47	State Collection Servi	Last 4 digits of account number	9828	\$ 111.00
	Creditor's Name	_		
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
'	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority clair		
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ns, and other similar debts	
Ì	No	Other, Specify Medical Debt		
Ī	Yes	Other. Specify Medical Debt	-	
4.48	State Collection Servi	Last 4 digits of account number	7268	\$ 130.00
	Creditor's Name	_		
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
١.,	City State Zip Code	Disputed		
'	Vho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority claims		
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ns, and other similar debts	
ľ	No	Other, Specify Medical Debt		
Ī	Yes	Other. Specify Medical Debt		
4.49	State Collection Servi	Last 4 digits of account number	9834	\$ 141.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
<u> </u>	City State Zip Code Vho owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
	community debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
	s the claim subject to offest?			
	No Yes	Other. Specify Medical Debt		

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 36 of 82 Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.50	State Collection Servi	Last 4 digits of account number	8535	\$ <u>147.00</u>
	Creditor's Name	When was the debt incurred?	2015-2015	
	2509 S Stoughton Rd Number Street	THEIR WAS THE GENT HICUITED!		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
v	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
\vdash	Yes		0921	• 169 OC
4.51	State Collection Servi	Last 4 digits of account number	9831	<u>\$ 168.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
		mien was die debt liituiteu?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
[At least one of the debtors and another			
7	Check if this claim relates to a			
"	community debt			
ls	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes		2026	4 169 00
4.52	State Collection Servi	Last 4 digits of account number	3936	<u>\$ 168.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
[Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
ls	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes			

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 37 of 82 Case Number (if known) **Document** Debtor 1 <u>Den</u>nis Shayne Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.53	State Collection Servi	Last 4 digits of account number	9836	\$ <u>180.00</u>
	Creditor's Name		2014-2014	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Madiana MI 50740	Contingent		
	Madison WI 53716	Unliquidated		
V	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
l:	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
1.51	Yes State Collection Servi	Last 4 divite of account number	8496	\$ 181.00
4.54	Creditor's Name	Last 4 digits of account number		<u> </u>
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	· Check all that apply	
		Contingent	. Oneck all triat apply.	
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
\ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
l:	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Culci. Spoony		
4.55	State Collection Servi	Last 4 digits of account number	2336	\$ <u>193.00</u>
	Creditor's Name		2016 2016	
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Madiana MI 50740	Contingent		
	Madison WI 53716	Unliquidated		
V	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
أ	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
l:	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 38 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	nd so forth.	Total Claim		
4.56	State Collection Servi	Last 4 digits of account number	9795	\$ <u>196.00</u>
	Creditor's Name	When was the debt incomed?	2014-2014	
	2509 S Stoughton Rd	When was the debt incurred?	_ · _ _ ·	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Modicon 147 50740	Contingent		
	Madison WI 53716	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
Ιг	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	outin.	
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
		that you did not report as priority cla	-	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?	Social to position of profit shalling p		
	No	Other. Specify Medical Debt		
	Yes			
4.57	State Collection Servi	Last 4 digits of account number	9827	<u>\$ 211.00</u>
	Creditor's Name		2014 2014	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
١,,	City State Zip Code	Disputed		
"	/ho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Medical Debt		
4.50	Yes State Collection Servi	Last 4 digits of account number	4499	\$ 222.00
4.58	Creditor's Name	Last 4 digits of account number		<u></u>
	2509 S Stoughton Rd	When was the debt incurred?	2014-2015	
	Number Street			
		A - of the date on the state of		
		As of the date you file, the claim is:	: Uneck all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
Ē	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority cla	-	
-	community debt	Debts to pension or profit-sharing p		
ls	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Debtor 1	Dennis First Name Your	Case 17-03448 Shayne Middle Name		Last Name	Entered 02/06/17 16:06:54 Page 39 of 82 Case Number (if known)	Desc Main
After listi	ng any ei	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.	5, and so forth.	•
4 59 8	State Colle	ection Servi	Las	st 4 digits of account numbe	r 3275	\$

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.59	State Collection Servi	Last 4 digits of account number	3275	\$ 236.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is: (Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
, w	City State Zip Code /ho owes the debt? Check one.	Disputed		
ΙË	Debtor 1 only	ш .		
	Debtor 2 only	Type of NONDBIODITY upgestred of	nim.	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured cla	A1111.	
F	At least one of the debtors and another	Obligations arising out of a separation	a agreement or divorce	
		that you did not report as priority clain		
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plan		
Is	the claim subject to offest?		is, and other similar dobte	
	No	Other. Specify Medical Debt		
	Yes	Carlot: Opcomy		
4.60	State Collection Servi	Last 4 digits of account number	7827	<u>\$ 243.00</u>
	Creditor's Name		2016 2016	
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is: (Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed		
ΙË	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	·····	
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
		that you did not report as priority clain		
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plan		
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.61	State Collection Servi	Last 4 digits of account number	9793	<u>\$ 248.00</u>
	Creditor's Name		2014-2014	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Madiana IVI 50740	Contingent		
	Madison WI 53716	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
Ιг	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
7	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clain		
-	community debt	Debts to pension or profit-sharing plan		
Is	the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Debtor 1	Dennis	Case 17-03448 Shayne	Doc 1	Filed 02/06/17 Document	Entered 02/06/17 16:06:54 Page 40 of 82 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listi	ng any ei	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.5	, and so forth.	
	toto Colle	nation Comi			2424	
4.62	tate Colle	ection Servi	_ Las	t 4 digits of account number	r <u>3134</u>	

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.62	State Collection Servi	Last 4 digits of account number	3134	\$ 261.00
	Creditor's Name		2014-2014	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	Madison WI 53716 City State Zip Code	Unliquidated		
_ v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	ims	
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?			
	■ No	Other. Specify Medical Debt		
1.00	Yes State Collection Servi	Look Addutes of a construction	4379	\$ 277.00
4.63	Creditor's Name	Last 4 digits of account number		<u> </u>
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	спеск ан шагарру.	
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
Y	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a	that you did not report as priority cla		
ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
ì	No	Other, Specify Medical Debt		
lī	Yes	Other. Specify Medical Debt		
4.64	State Collection Servi	Last 4 digits of account number	0768	\$ 309.00
	Creditor's Name		0044 0044	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority cla		
"	community debt	Debts to pension or profit-sharing pla		
ls is	s the claim subject to offest?	-		
	No	Other. Specify Medical Debt		
	Yes			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 41 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	1	Total Claim
4.65	State Collection Servi	Last 4 digits of account number1853	\$	311.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred? 2014-2015		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
'	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorc	е	
L	Check if this claim relates to a	that you did not report as priority claims		
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar of	leots	
Ì	No	Other, Specify Medical Debt		
Ī	Yes	Other. Specify Medical Debt		
4.66	State Collection Servi	Last 4 digits of account number 2950	\$	317.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Madison WI 53716	Unliquidated		
١.,	City State Zip Code	Disputed		
'	Vho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorc	e	
L	Check if this claim relates to a	that you did not report as priority claims		
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar of	leots	
ľ	No	Other, Specify Medical Debt		
Ī	Yes	Other. Specify Medical Debt		
4.67	State Collection Servi	Last 4 digits of account number 9830	\$	318.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Madison WI 53716	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorc	е	
	Check if this claim relates to a	that you did not report as priority claims		
.	community debt	Debts to pension or profit-sharing plans, and other similar of	lebts	
	s the claim subject to offest?			
	No Tv	Other. Specify Medical Debt	<u> </u>	
	Yes			

		Case 17-03448	Doc 1	Filed 02/06/17	Entered 02/06/17 16:06:54	Desc Main
Debtor 1	Dennis	Shayne		B ocument	Page 42 of 82	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After lis	ting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.68	State Collection Servi	Last 4 digits of account number 3740	\$ 340.00			
	Creditor's Name	· ———				
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Madison WI 53716	Unliquidated				
	City State Zip Code	Disputed				
"	ho owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
⊨	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a	that you did not report as priority claims				
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Other, Specify Medical Debt				
	Yes	Other. Specify Medical Debt				
4.69	State Collection Servi	Last 4 digits of account number 9835	\$ 342.00			
	Creditor's Name					
	2509 S Stoughton Rd	When was the debt incurred? 2014-2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Madison WI 53716	Unliquidated				
l	City State Zip Code	Disputed				
W	ho owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
IS	the claim subject to offest?	The state of the s				
	No	Other. Specify Medical Debt				
4.70	Yes State Collection Servi	Last 4 digits of account number 8534	\$ 359.00			
4.70	Creditor's Name	Last 4 digits of account number	<u> </u>			
	2509 S Stoughton Rd	When was the debt incurred? 2015-2015				
	Number Street					
		As a falso data area fills after a falso for Object and the state of				
		As of the date you file, the claim is: Check all that apply.				
	Madison WI 53716	Contingent				
	City State Zip Code	Unliquidated				
W	ho owes the debt? Check one.	Disputed				
[Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
ΙĒ	Check if this claim relates to a	that you did not report as priority claims				
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	the claim subject to offest?					
	No	Other. Specify Medical Debt				
	Yes					

Official Form 106E/F

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 43 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	l so forth.	Total Claim
4.71	State Collection Servi	Last 4 digits of account number	5502	\$ 362.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2016-2017	
	Number Street			
		A - of the data was file the algebra to t	Olive Levill Best and Levil	
		As of the date you file, the claim is: (Check all that apply.	
	Madison WI 53716	Contingent		
		Unliquidated		
l v	City State Zip Code Vho owes the debt? Check one.	Disputed		
l r	Debtor 1 only	_		
1	=	T (NONDDIODITY d. el.	a.t	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
[Check if this claim relates to a	that you did not report as priority clain	ms	
l .	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes		7005	201.00
4.72	State Collection Servi	Last 4 digits of account number		\$ 381.00
	Creditor's Name		2016-2016	
	2509 S Stoughton Rd	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is: (Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code			
<u> </u>	Vho owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
l î	Debtor 1 and Debtor 2 only	Student loans		
İ	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
1	=	that you did not report as priority clain	-	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plan		
l k	s the claim subject to offest?	Debte to periodor or profit dilaring plan	no, and other diffinal debte	
1 1	No	Other, Specify Medical Debt		
l î	Yes	Other. Specify Medical Debt		
4.73	State Collection Servi	Last 4 digits of account number	9798	\$ 382.00
4.73	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is: (Check all that apply.	
	Madison WI 53716	Contingent		
		Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
l i	Debtor 1 only	_		
		Towns of NONDRICOTTY	*t	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	dilli:	
	Debtor 1 and Debtor 2 only	☐ Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation	•	
[Check if this claim relates to a	that you did not report as priority clain		
	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Page 44 of 82 **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

lis	ting any entries on this page, number them b	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
] -	State Collection Servi	Last 4 digits of account number _	3344	<u>\$ 610.00</u>
	Creditor's Name 2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
_	ho owes the debt? Check one. Debtor 1 only	Disputed		
H		Time of NONDBIODITY increased	alata.	
F	Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Medical Debt		
Ļ	Yes			
۱.	State Collection Servi	Last 4 digits of account number _	1225	<u>\$ 715.00</u>
_	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Marking NAU 50740	Contingent		
	Madison WI 53716	Unliquidated		
	City State Zip Code	Disputed		
_	ho owes the debt? Check one.			
L	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
F	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Η		that you did not report as priority cl		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
le	the claim subject to offest?	Debts to perision of profit-sharing p	olaris, and other similar debts	
		Madical Dald		
F	No □	Other. Specify Medical Debt		
╄	Yes		0500	÷ 052 00
_	State Collection Servi	Last 4 digits of account number _	2592	\$ <u>853.00</u>
	Creditor's Name		2014-2014	
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file the claim is	Chook all that apply	
		As of the date you file, the claim is	. Oncor all trial apply.	
	Madison WI 53716	Contingent		
		Unliquidated		
	City State Zip Code ho owes the debt? Check one.	Disputed		
_	-	_		
F	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
L	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority cl	aims	
_	community debt	Debts to pension or profit-sharing p		
	the claim subject to offest?	Social to period of profit offaring p	,	
ls				
	No	Other. SpecifyMedical Debt		

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Page 45 of 82 Case Number (if known) <u> Pocument</u> Debtor 1 <u>Den</u>nis Shayne Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number then	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.77 State Collection Servi	Last 4 digits of account number 2335	\$ 916.00
Creditor's Name 2509 S Stoughton Rd Number Street	When was the debt incurred? 2016-2016	
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53716	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Madical Dahi	
Yes	Other. Specify Medical Debt	
4.78 State Collection Servi	Last 4 digits of account number 6546	\$ 978.00
Creditor's Name	Last 4 digits of account number	
2509 S Stoughton Rd	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53716	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
• • • • • • • • • • • • • • • • • • •	Marked Bald	
■ No □	Other. Specify Medical Debt	
Yes A 70 State Collection Servi	Last 4 digits of account number 3014	\$ 1,908.00
4.79	Last 4 digits of account number 3014	<u> </u>
Creditor's Name 2509 S Stoughton Rd	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madiana MU 50740	Contingent	
Madison WI 53716	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	–	
	Tune of NONDDIODITY uncesswed eleier	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

Part 2	You	r NONPRIORITY Unsecured Cla	ims - Continua	ition Page		
	First Name	Middle Name		Last Name		
Debtor 1	Dennis	Shayne		B ocument	Page 46 of 82	
		Case 17-03448	Doc 1	Filed 02/06/17	Entered 02/06/17 16:06:5	64 Desc Main

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.80	The Skin Care Center	Last 4 digits of account number	\$ 179.00					
1.00	Creditor's Name							
	900 N. Westmoreland Rd., Suite 222	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Lake Forest IL 60045	Contingent						
	City State Zip Code	Unliquidated						
v	Who owes the debt? Check one.	Disputed						
ΙГ	Debtor 1 only							
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
l ř	Debtor 1 and Debtor 2 only	Student loans						
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
		that you did not report as priority claims						
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts						
	No	Other. Specify Medical/Dental Services						
ı	Yes	Other. Specify						
4.81	United Credit Service	Last 4 digits of account number 0010	\$ 935.00					
4.01	Creditor's Name		*					
	15 N Lincoln St	When was the debt incurred? 2016-2016						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Elkhorn WI 53121	Contingent						
		Unliquidated						
v	City State Zip Code Who owes the debt? Check one.	Disputed						
Ιг	Debtor 1 only	_						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	=	Student loans						
	Debtor 1 and Debtor 2 only							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
L	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?							
	■No ¬	Other. Specify Medical Debt						
	Yes Virtuoso Sourcing GROU	Last 4 digits of account number 5988	\$ 44.00					
4.82		Last 4 digits of account number 5988	\$ 11 .00					
	Creditor's Name 4500 E Cherry Creek Sout	When was the debt incurred? 2016-2016						
		when was the dest incurred:						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Denver CO 80246	Unliquidated						
١,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	City State Zip Code Vho owes the debt? Check one.	Disputed						
	=							
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
<u> </u>	Debtor 1 and Debtor 2 only	Student loans						
1 [At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
Г	Check if this claim relates to a	that you did not report as priority claims						
-	community debt	Debts to pension or profit-sharing plans, and other similar debts						
<u> </u>	s the claim subject to offest?							
	No	Other. Specify Medical Debt						
	Yes	<u> </u>						

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Page 47 of 82 Case Number (if known) **Document** Dennis Shayne Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Virtuoso Sourcing GROU **\$** 120.00 Last 4 digits of account number ___ Creditor's Name 2016-2016 4500 E Cherry Creek Sout When was the debt incurred?

Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Denver CO 80246	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Medical Debt	
Yes	Other: Specify	
84 Waukegan Immediate Care	Last 4 digits of account number	\$_25.00
Creditor's Name	· ———	
1075 N. Green Bar Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukegan IL 60085	☐ Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
■ No	Other. Specify	
Yes		

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Debtor 1 Dennis

Shayne

<u> ը</u>ըcument

Page 48 of 82 Case Number (if known)

City

Official Form 106E/F

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about y example, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional pers	for a debt you more than on	owe to someone else, list the origina e creditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
	Quest Diagnostics, Inc.		On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name PO Box 64500	_	Line 1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Baltimore MD	21264-450	Last 4 digits of account number _	
	City State Zip (Code		
	Midwest Physicians Group	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name PO Box 95401		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago IL	_ _60694 _	Last 4 digits of account number _	
	City State Zip o	Code		
	Midwest Anesthesiologists Ltd.	_	On which entry in Part 1 or Part 2	ist the original creditor?
	Name 185 Penny Ave.	_	Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	East Dundee IL	_60118	Last 4 digits of account number _	
	City State Zip	Code		
	Condell Medical Center	_	On which entry in Part 1 or Part 2 l	ist the original creditor?
	Name 801 S. Milwaukee	_	Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Libertwille II	- 60048	Last 4 digits of account number	

State Zip Code

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448

Dennis Shayne Debtor 1

Document

Page 49 of 82 Number (if known)

46,858.00

Add the Amounts for Each Type of Unsecured Claim

	ounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C. § 1
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total . Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$20,360.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$26,498.00

6j. Total. Add lines 6f through 6i.

				c1 E	ilod 02/06/17	Entered 02/06/17	7 16:06:54	Desc Main	
Fill	in this inf	formation to i	dentify your case:			0 of 82			
Deb	otor 1	Dennis	Shayne	!	Bjorn				
		First Name	Middle Name		Last Name				
Deb	otor 2	Erica	Lee		Bjorn				
(Spor	use, if filing)	First Name	Middle Name		Last Name				
Unit	ted States	Bankruptcy Cou	rt for the : <u>NORTHERN</u>	District of <u>IL</u>				_	
	se Number				(State)			Check if this i	
Offic	cial Fo	orm 106	G						J
			<u>ా</u> utory Contract	e and I	Inovnired Lea	505			12/15
Be as on the second sec	complete ation. If m nal pages	and accurate nore space is s, write your r	as possible. If two mari	ried people a onal page, f (if known).	are filing together, bot	n are equally responsible for s ntries, and attach it to this pag			
	No. Ch	eck this box a	nd submit this form to the	court with y	our other schedules. Y	ou have nothing else to report	on this form.		
	Yes. Fill	in all of the in	formation below even if t	he contracts	s or leases are listed in	Schedule A/B: Property (Official	al Form 106A/B)		
exa		nt, vehicle lea				Then state what each contra			
P 	erson or	company with	n whom you have the co	ontract or lea	ase	State what th	ne contract or leas	e is for	
2.1	Erin Hav	wn							
	Name	i- D-							
	Number	narais Dr. Street				-			
	Round L			IL 6007	'3				
	City	anc		State Zip Co		-			
2.2									
	Name					•			
	Number	Street				-			
	City			State Zip Co	ode	-			
2.3									
	Name								
	Number	Street				-			
	City			State Zip Ci	ode	-			
2.4									
	Name								
	Number	Street							
	City			State Zip Co	ode	-			
2.5									
	Name								
	Number	Street							

State Zip Code

City

Official Form 106G

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Fill in this in	formation to ident				
Debtor 1	Dennis	Shayne	Bjorn		
	First Name	Middle Name	Last Name		
Debtor 2	Erica	Lee	Bjorn		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS		
(State)					
Case Number	r		_		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	Do	you have any codebtors? (If you are filing a joint case, do not list either spouse as	a codebtor.)			
		No.				
		Yes				
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
		No. Go to line 3.				
		Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?				
		No	Cill in the cases and accepted address of that accept			
		Yes. Inwhich community state or territory did you live?	Fill in the name and current address of that person.			
		Name of your spouse, former spouse or legal equivalent				
		Number Street				
		City State Zip Co	de			
3.	In C	column 1, list all of your codebtors. Do not include your spouse as a codebtor if	your spouse is filing with you. List the person			
		wn in line 2 again as a codebtor only if that person is a guarantor or cosigner. M				
		nedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule C	-			
	Sch	edule E/F, or Schedule G to fill out Column 2.				
	C	olumn 1: Your codebtor	Column 2: The creditor to whom you owe the debt			
			Check all schedules that apply:			
3.1].		Schedule D, line			
		Name	Schedule E/F, line			
		Number Street	Schedule G, line			
	_	City State Zip Code				
3.2	2 .		Schedule D, line			
	_	Name	Schedule E/F, line			
		Number Street	Schedule G, line			
		City State Zip Code				
3.3	3		Schedule D, line			
	_	Name	Schedule E/F, line			
		Number Street	Schedule G, line			
		City State Zip Code				

Debtor 1 Denn First Name	· · · · · · · · · · · · · · · · · · ·	e Bjorn			
First Name					
	Middle Name	Last Name			
Debtor 2 Erica	Lee	Bjorn			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>					
Case Number(If known)					

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spo	ouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	X Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Warehouse		Office Support		
	Occupation may Include student or homemaker, if it applies.	Employers name	Amazon.com		Cancer Treatment Center	s of America	
		Employers address	PO Box 81226		2610 Sheridan Rd.		
			Seattle, WA 98108	3	Zion, IL 60099		
		How long employed there?	Since 11/1/2016		Since 12/1/2007		
Pa	Part 2: Give Details About Monthly Income						
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, combote, attach a separate sheet to this	oine the information for a		. , ,		
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.		ry and commissions (before all pa calculate what the monthly wage w	•	\$2,635.77	\$2,780.44		
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,635.77	\$2,780.44		

 Official Form 106I
 Record # 737182
 Schedule I: Your Income
 Page 1 of 2

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 53 of 82

Debtor 1 Der

Dennis Shayne Bjorn
First Name Middle Name Last Name

Case Number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	by line 4 here	4.	\$2,635.77	\$2,780.44	
5. List a	Il payroll deductions:		_		
5a.	Tax, Medicare, and Social Security deductions	5a.	\$636.72	\$453.55	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$43.77	
5e.	Insurance	5e.	\$0.00	\$419.14	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify: Life Insurance(D2),	5h.	\$0.00	\$31.03	
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$636.72	\$947.48	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,999.05	\$1,832.96	
8. List al	other income regularly received:	_			
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		<u> </u>		
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash	_	*****	75355	
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	\$1,999.05 +	\$1,832.96	\$3,832.0°
Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	. ,	7 722 22	¥3,552.55
Inc oth Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are necify:	our dependen		Schedule J.	4 \$0.00
				1	1. \$0.00
Wri	d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabilitie	•	applies 1	12. \$3,832.0
	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 54 of 82 Fill in this information to identify your case: Shayne Bjorn Check if this is: Dennis Debtor 1 Middle Name First Name Last Name An amended filing Erica Lee Bjorn Debtor 2 A supplement showing post-petition chapter 13 Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number (If known) A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Does dependent live Dependent's relationship to Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for No Debtor 2. each dependent..... Daughter 15 X Yes Do not state the dependents' names Nο Daughter 12 Х Yes Nο 8 Son Х res (X No Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report

Part 2:

question.

Part 1:

expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Include expenses paid for with non-cash government assistance if you know the value

If not included in line 4:

Real estate taxes 4a.

Property, homeowner's, or renter's insurance

Homeowner's association or condominium dues

Home maintenance, repair, and upkeep expenses

Your expenses

\$0.00

\$0.00 \$60.00 4c.

\$0.00 4d.

\$1,000.00

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 55 of 82

Document Shayne Dennis Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

			Your expens	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
S .	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$100.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$300.0
	6d. Other. Specify:	6d.	\$	0.0
.	Food and housekeeping supplies	7.		\$900.0
3.	Childcare and children's education costs	8.		\$0.0
).	Clothing, laundry, and dry cleaning	9.		\$150.0
0.	Personal care products and services	10.		\$140.0
1.	Medical and dental expenses	11.		\$125.0
2.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$320.0
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.0
4.	Charitable contributions and religious donations	14.		\$0.0
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$100.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
		_34.		

Official Form 106J Record # 737182 Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 56 of 82

Dennis Shayne Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$65.00 Pet Care (\$60.00), Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,360.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,832.01 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,360.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$472.01 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 737182 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and	d schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Dennis Shayne Bjorn	/s/ Erica Lee Bjorn
Signature of Debtor 1	Signature of Debtor 2
Date 02/03/2017 MM / DD / YYYY	Date02/03/2017
W.W. 7 DD 7 11111	, 55 / 1111

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Page 58 of 82

			Ocument	Tauc 30 0
Fill in this in	nformation to ident	tify your case:		
Debtor 1	Dennis	Shayne	Bjorn	
	First Name	Middle Name	Last Name	
Debtor 2	Erica	Lee	Bjorn	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r		_ ` `	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

if this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

Hullik	er (II Known). Answer every question.			
Pa	111: Give Details About Your Marital Status and Where Yo	u Lived Before		
01.	What is your current marital status?			
	Married			
	■ Not married			
	_			
02	During the last 3 years, have you lived anywhere other that	n where you live now	?	
	No.	and to should only and		
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
	Vithin the last 8 years, did you ever live with a spouse or lo property states and territories include Arizona, California, l			
	and Wisconsin.)			
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)		
		omolari om room.		
Pa	Explain the Sources of Your Income			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 59 of 82

Debtor 1 Dennis Shayne Bjorn Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$2,433 \$3,756 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$12,226 \$33,365 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business \$35,000 (approx) Wages, commissions, \$20,777 (approx) Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 60 of 82

Dennis Shayne Bjorn Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Chase AUTO Po Box 901003 Ft Monthly \$378 \$10,481 ■ Mortgage Car Worth TX 76101 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 61 of 82

Debto	r 1	Dennis	Shayne	Bjorn	Case Number (if known	own)	
		First Name	Middle Name	Last Name			
09	List		luding personal injury cases,		action, or administrative proceeding , collection suits, paternity actions, s		
		No.					
		Yes. Fill in the detail	S.				
				Nature of the case	Court or agency		Status of the case
10	Che	eck all that apply and	i filed for bankruptcy, was any fill in the details below.	of your property repossessed	d, foreclosed, garnished, attached, s	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the inform	nation below.				
11			ou filed for bankruptcy, did ment because you owed a d	_	nk or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the inform	nation below.				
		-			essession of an assignee for the be	nefit of creditors,	а
	_		er, a custodian, or another of	ficial?			
	=	No.					
	П,	Yes.					
P:	art 5	List Certain Gif	ts and Contributions				
			ou filed for hankruntcy, did s	you give any gifts with a tota	I value of more than \$600 per person		
	_		ou mou for building up to y	you give unly gine min a tota	. value of more than \$000 per perov		
	=	No.					
l	_	Yes. Fill in the detail	-				
14	Wit	hin 2 years before y	ou filed for bankruptcy, did y	you give any gifts or contribi	utions with a total value of more that	an \$600 to any ch	arity?
		No.					
		Yes. Fill in the detail	s for each gift.				
P:	art 6	List Certain Los	ses				
15		hin 1 year before yo nbling?	u filed for bankruptcy or sin	ce you filed for bankruptcy, (did you lose anything because of th	neft, fire, other dis	easter, or
		No.					
		Yes. Fill in the detail	s for each gift.				
			-				
P	art 7	List Certain Pay	ments or Transfers				
16	con	sulted about seekir	ng bankruptcy or preparing a	bankruptcy petition?	your behalf pay or transfer any pro cies for services required in your b		ou
		No.					
	Ī	Yes. Fill in the detail	S				
	_						
		Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Stre	et #3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 62 of 82 Dennis Shayne Bjorn Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still

Identify Property You Hold or Control for Someone Else

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 63 of 82

ebtor '	1 Dennis	Shayne	Bjorn	Case Number (if known)	
	First Name	Middle Name	Last Name		
	o you hold or cont or someone.	rol any property that someone	else owns? Include any pro	perty you borrowed from, are storing for, or h	old in trust
	No.				
		taile			
L	Yes. Fill in the de		is the property?	Describe the property	Value
Par	Give Details	About Environmental Informatio	n		
For th	ne purpose of Part 1	10, the following definitions ap	ply:		
ha	azardous or toxic si		into the air, land, soil, surface	erning pollution, contamination, releases of ce water, groundwater, or other medium, vastes, or material.	
	-	ion, facility, or property as def erate, or utilize it, including dis	-	al law, whether you now own, operate, or utili	ze
		neans anything an environmer s material, pollutant, contamin		us waste, hazardous substance, toxic	
Repo	rt all notices, releas	ses, and proceedings that you	know about, regardless of w	hen they occurred.	
24 H	_	tal unit notified you that you m	ay be liable or potentially lia	ble under or in violation of an environmental	law?
	No.				
L	Yes. Fill in the de				
		Gover	nmental unit	Environmental law, if you know it	Date of notice
25 H	lave you notified ar	ny governmental unit of any rel	ease of hazardous material?	•	
I	No. Yes. Fill in the de	atails			
_			nmental unit	Environmental law, if you know it	Date of notice
26 F	lave you been a par	rty in any judicial or administra	tive proceeding under any e	nvironmental law? Include settlements and o	rders.
!	No. Yes. Fill in the de	tails.			
-	_	Court	or agency	Nature of the case	Status of the case
Part	Give Details	About Your Business or Connect	ions to Any Business		
27 v	Vithin 4 years befor	e you filed for bankruptcy, did	you own a business or have	any of the following connections to any busi	iness?
		etor or self-employed in a trad			
	=	a limited liability company (LL	· ·		
	=		o) or illinited hability partner	Sinp (EEI)	
	∐A partner in a	•			
	_	rector, or managing executive			
	An owner of a	at least 5% of the voting or equ	ity securities of a corporation	on	
	No. None of the a	above applies. Go to Part 12.			
[Yes. Check all the	at apply above and fill in the det	ails below for each business.		
	Vithin 2 years befor nstitutions, creditor		you give a financial stateme	nt to anyone about your business? Include a	ll financial
	No.				
Ī	Yes. Fill in the de	tails.			
		Date is:	sued		
		_ 410 10			

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 64 of 82

I have read the answers on this Statement of Financial Affairs and any answers are true and correct. I understand that making a false statem in connection with a bankruptcy case can result in fines up to \$250,00 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ent, concealing property, or obtaining money or property by fraud
🗶 /s/ Dennis Shayne Bjorn	/s/ Erica Lee Bjorn
Signature of Debtor 1	Signature of Debtor 2
Date 02/03/2017 MM / DD / YYYY	Date <u>02/03/2017</u> MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs	s for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?
No	
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).

Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Document Page 65 of 82

B2030 (Form 2030) (12/15)

Date

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re	TORTIEM DISTRI	er or illimited.	Erioreia, Brylore	721
Der	ınis Shayne	Bjorn and Erica Lee Bjorn / Debtors		Case No:	
				Chapter:	Chapter 13
1.	Dursuant to	DISCLOSURE OF COMI o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b),			
con	npensation p	aid to me within one year before the filing of the e rendered on behalf of the debtor(s) in contemp	petition in bankrupto	cy, or agreed to be paid	I to me, for services
	For legal s	services, I have agreed to accept	\$4,000.00		
	Prior to the	e filing of this statement I have received	\$0.00		
	Balance D	ue	\$4,000.00		
•	Th	. f. d			
2.		of the compensation paid to me was:			
		tor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is:			
	Deb	otor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed comper law firm.	nsation with any othe	r person unless they are	e members and associates
		agreed to share the above-disclosed compensation law firm. A copy of the agreement, together with	_	-	
5.	In return fo	or the above-disclosed fee, I have agreed to rendeding:	er legal service for all	aspects of the bankrup	otcy
	_	sis of the debtor's financial situation, and render	ring advice to the deb	otor in determining who	ether to file a petition in
	bankr		C - CC - 1		t 4.
	-	ration and filing of any petition, schedules, states	_	-	
	c. Repre	sentation of the debtor at the meeting of creditor	s and confirmation h	earing, and any adjourn	ned hearings thereof;
6.	By agreem	ent with the debtor(s), the above-disclosed fee de	oes not include the fo	ollowing service:	
	,				
		CE I certify that the foregoing is a complete sta	RTIFICATION	ment or arrangement fo	
		payment to	atoment of any agree	ment of arrangement ic	,,
		me for representation of the debtor(s) in this ba			
		Date: 02/06/2017 /s.	/ Marc Adam Affolt	er	

737182 Page 1 of 1 Record #

Signature of Attorney

Geraci Law L.L.C. Name of law firm

Doc 1 File 6 274 26 12 Entered 02/06/17 16:06:54 Case 17-03448

National Headquarters: 55 E. Monroe Street, #6460 thicage, a.g. 6560 018662925-1313 help@geracilaw.com



Record #: 737-182 Consultation Attorney: MAA Date: 1/27/2017

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. 1 understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

_ per month for $^{\cite{G}}$ PLAN: The plan payment is estimated to be \$ 5 20 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have

been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support opligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be elosed without a discharge, and I will be required to pay a fee to have it reopened.

Erica Bjorn (Joint Debtor) Dennis Biorn (Debtor) Representing Geraci Law L.L.C. Attorney for the Debtor(s)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Mair

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 737-182

CARA Page 2 of 6

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



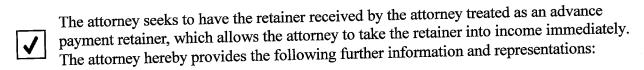
Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Document Page 70 of 82 TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN *C*. ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

RETAINERS AND PREVIOUS PAYMENTS D.

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- The special purpose for the advance payment retainer and why it is advantageous to the (a) debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- The retainer will not be held in a client trust account and will become property of the (b) attorney upon payment and will be deposited into the attorney's general account;
- The retainer is a flat fee for the services to be rendered during the chapter 13 case and (c) will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54
- Any portion of the retainer that is not earned or required for expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' 4 EES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/27/17

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 73 of 82

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dennis Shayne Bjorn and Erica Lee Bjorn / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 74 of 82 In re Dennis Shayne Bjorn and Erica Lee Bjorn / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 737182 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main

Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Dennis Shayne Bjorn and Erica Lee Bjorn / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/03/2017	/s/ Dennis Shayne Bjorn
	Dennis Shayne Bjorn
Dated: 02/03/2017	/s/ Erica Lee Bjorn
	Erica Lee Bjorn
Dated: 02/06/2017	/s/ Marc Adam Affolter
	Attorney: Marc Adam Affolter

Record # 737182 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 76 of 82

	Donnie	Shayne	Bjorn	Case Numb	oer (if known)	
btor	Dennis First Name	Middle Name	Last Name			
	. 400.100					
Part	6: Answer These Questions	for Reporting Purposes				
5. ¹	What kind of debts do you have?	40- Are your debts	n individual primarily	ner debts? Consumer debts a for a personal, family, or house	re defined in 11 U.S.C. § hold purpose."	101(8)
		Yes. Go to lir	те 17.			- 144-in
		16b. Are your debts money for a busin	primarily busines ness or investment o	ss debts? Business debts are through the operation of the b	debts that you incurred to usiness or investment.	ooptain
		∟No. Go to lin ∐Yes. Go to li	ne 17.		ana dalata	
		16c. State the type of	debts you owe that a	re not consumer debts or busir	ness dedis.	теленовического по
	Are you filing under Chapter 7?		ng under Chapter 7.			Angeles and the second
	Do you estimate that after	Yes. I am filing u administrat	ınder Chapter 7. Do ive expenses are pa	you estimate that after any exe d that funds will be available to	mpt property is excluded distribute to unsecured c	and reditors?
	any exempt property is excluded and	∏No.				***************************************
	administrative expenses are paid that funds will be	☐Yes.				
	available for distribution to unsecured creditors?					
18.	How many creditors do	1-49		1 ,000-5,000	□ 25,001- □ 50,001-	:
10.	you estimate that you	50-99		5,001-10,000		an 100,000
	owe?	1 00-199		10,001-25,000		aii 100,555
		200-999				
	H much de vou	\$0-\$50,000		\$1,000,001-\$10 million		00,001-\$1 billion
19.	How much do you estimate your assets to	\$50,001-\$100,0		\$10,000,001-\$50 million		000,001-\$10 billion
	be worth?	☐ \$100,001-\$500,		☐ \$50,000,001-\$100 million		0,000,001-\$50 billion
		\$500,001-\$1 mi		☐ \$100,000,001-\$500 million		an \$50 billion
		\$0-\$50,000		\$1,000,001-\$10 million		00,001-\$1 billion
20.	How much do you	\$50,001-\$100,0	100	\$10,000,001-\$50 million		,000,001-\$10 billion
	estimate your liabilities	\$100,001-\$500		\$50,000,001-\$100 million		0,000,001-\$50 billion
	to be?	\$500,001-\$1 mi		□ \$100,000,001-\$500 million	☐ More th	nan \$50 billion
Pa	rt 7: Sign Below					
For	you	correct.		e under penalty of perjury that		
		of title 11, United Sta under Chapter 7.	ites Code. I understa	am aware that I may proceed, i nd the relief available under ea	on onephon, and	•
***************************************		this document, I have	e obtained and read	pay or agree to pay someone the notice required by 11 U.S.C	. 3 542(0).	
•				apter of title 11, United States C		
***************************************		I understand making with a bankruptcy ca 18 U.S.C. §§ 152, 13	se/can rest\t in tines	oncealing property, or obtaining s up to \$250,000, or imprisonme	noney or property by fra ent for up to 20 years, or b	ooth.
***************************************		X Signature of D	ebtor	*	Signature of Debtor 2	hi-
Water and the second se		Executed on _	: 2,3 /20	017	Executed on : 2	13 12017 DD 1 YYYY

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 77 of 82

		atify your case.			
Fill in this inf	Fill in this information to identify your case:				
Debtor 1	Dennis	Shayne	Bjorn	-	
Deptor :	First Name	Middle Name	Last Name		
Debtor 2	Erica	Lee	Bjorn	-	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number (If known)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankrupt	cy forms?
■ No □ Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed with correct.	this declaration and that they are true and
Signature of Debtor 1	
Date : 2/3/2017 Date : 3/3 MM / DD / YY	<u>/</u> 2017 YYY

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 78 of 82

Debtor 1	Dennis	Shayne	Bjorn	Case Number (if known)
Deptor	First Name	Middle Name	Last Name	

Part 12: Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. Tunderstand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or Imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3531. Signature of Debtor 1 Date // 2017 MM / DD / YYYY Date // MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Mo No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No Attach the Bankruptcy Petition Preparer's Notice,

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and Joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee night object if I/ve have express income, or change in State, Federal or Bankruptcy laws before the case

bankruptcy trustee if it can't be protected, that the t	rustee might object if I/Ve lave excess income, or orange in orange	• •
is filed in Court AND WE HAVE TO READ, CHECK	& MAKE SURE OUR DETITION S ACCURATE!!!	V Date 9 Class
Dated: 2/5 /2017		X Date & Sign
_	Dennis Shayne Bjorn	
2 2	S. R	X Date & Sign
Dated: 2/3 /2017	Ware	
	Erica Lee Bjorn	

Entered 02/06/17 16:06:54 Desc Main Case 17-03448 Doc 1 Filed 02/06/17 Page 80 of 82 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Dennis Shayne Bjorn and Erica Lee Bjorn / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

L DECLARE UNDER PEN	ALTY OF PERJURY	HAT THE FOREGOING	STRUE AND	CORRECT: NOTE of the second
Dated: 2/ /2017	Dennis	Shayne Bjorn		X Date & Sign
Dated: 2 /3 /2017	GB) Eric	a Lee Bjorn		X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-03448 Doc 1 Filed 02/06/17 Entered 02/06/17 16:06:54 Desc Main Document Page 81 of 82

Part 4:	Sign Below
	By signing here, I declare under benalty of perjury that the information on this statement and in any attachments is true and correct. Dennis Shayne Bjorn Erica Lee Bjorn
	Date: 2/3/2017 Date: 9/3/2017
in the second se	If you checked line 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Dennis Shayne Bjorn and Erica Lee Bjorn / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 2/3 /2017

Dennis Shayne Bjorn

Dated: 2/3 /2017

Erica Lee Bjorn

Dated: 2/3 /2017

Attorney: Marc Adam Affolter